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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Ditech Financial LLC

In Re:

Della Ann Teasley, Michael B. Teasley,

Debtors.

TENTES TO THE PARTY OF THE PART

Order Filed on December 13, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-30381 KCF

Adv. No.:

Hearing Date: 11/14/2018 @ 9:00 a.m..

Judge: Katherine C. Ferguson

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

DATED: December 13, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge (Page 2)

Debtors: Della Ann Teasley, Michael B. Teasley

Case No: 17-30381 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 23 Patton Drive, Somerset, NJ, 08873-8873, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark Goldman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 15, 2018, Debtor is due for the February 2018 – November 2018 post-petition payments for a total post-petition default of \$21,214.99 ( 3 @ \$2,134.83, 7 @ 2,142.26, less suspense \$185.32); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$11,000.00 to be received no later than November 30, 2018; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the remainder of the arrears in the amount of \$10,214.99 by December 15, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume December 1, 2018, directly to Secured Creditor's servicer, Ditech Financial, P.O. Box 94710 Palatine, IL 60094 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.